

1. A bill payment system comprising:
storage for payee information for each of a plurality of
payees;
storage for payor information for each of a plurality of
5 payors, said payor information for each said payor including child-payee
information identifying at least one of said payees authorized to receive
a transfer of funds from said payor, a recurring obligation amount, and
a recurring minimum time interval; *a*
10 a bill generator for generating at a first predetermined time
a bill record from said payor information for at least one of said payors
and said payee information for at least one of said payees
corresponding to said child payee information in said payor information
for said one payor, said generated bill record including an obligation
amount and payment date so that said generated bill record
15 corresponds to a transfer of funds between said one of said payors and
said one of said payees to pay said recurring obligation amount on said
payment date corresponding to said minimum time interval, said
generated bill record being stored within said payor information for said
one of said payors; and
20 a TCF message generator for generating at a second
predetermined time EFT messages corresponding to said generated bill
record to effect said transfer of funds.

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2. The system of claim 1, further comprising:
- a communication interface for receiving EDI forms from said payees, said EDI forms including a payorID and at least one of an obligation amount and a minimum interval time; and
- 5 said bill generator modifying one of said recurring obligation amount and said minimum time interval within said child payee information of said payor information for a payor identified by said payorID within a received EDI form in response to said received EDI form being received from at least one of said payees, said bill generator replacing one of said recurring obligation amount and said recurring minimum time interval within said child payee information for said identified payor with one of said obligation amount and said minimum time interval in said received EDI form whereby said bill record generated by said bill generator for obligations between said payor and said payee correspond to said modified child payee information.
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3. The system of claim 2 wherein said bill generator does not generate a bill record for said payor having child payee information in which said recurring obligation amount is zero.

4. The system of claim 2, said payor information for each of said payors further includes:

a maximum obligation amount for identifying a maximum obligation amount to be transferred between each of said payors and
5 said payee identified by said child payee information in said payor information for each of said payors; and

said bill generator generating an error message in response to said recurring obligation amount in said child payee information of said payor information for any of said payors exceeding said maximum
10 obligation amount.

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5. The system of claim 2, said payor information for each of said payors further includes:

a payor minimum time interval for identifying a minimum interval time between generation of a bill record for said payor and said
15 authorized payees identified by said child payee information in said payor information for each of said payors; and

said bill generator generating an error message in response to said minimum time interval in said child payee information of said payor information for any of said payors being less than said payor
20 minimum time interval.

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6. The system of claim 1, further comprising:

a communication interface for receiving EDI forms from said payees, said EDI forms including a payorID and at least one of an obligation amount and a payment date; and

said bill generator modifying one of said obligation amount
and said payment date within a generated bill record of said payor
information for a payor identified by said payorID within a received EDI
form in response to said received EDI form being received from one of
said payees, said bill generator replacing one of said obligation amount
and said payment date within said generated bill record for said
identified payor with one of said obligation amount and said payment
date in said received EDI form whereby one of said obligation amount
and said payment date within said generated bill record of said payor
information for said one of said payors is modified by one of said
payees.

7. The system of claim 6, said payor information for each of said payors further includes:

a maximum obligation amount for identifying a maximum obligation amount to transferred between each of said payors and said payee identified by said child payee information in said payor information for each of said payors; and

said bill record generator generating an error message in response to said obligation amount in said EDI form received from one of said payees exceeding said maximum obligation amount in said payor information for said payor identified by said payorID in said received EDI form.

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8. The system of claim 6, said payor information for each of said payors further includes:

a payor minimum time interval for identifying a minimum interval time between generation of a bill record for said payors and said authorized payees identified by said child payee information in said payor information for each of said payors; and

said bill record generator generating an error message in response to said payor minimum time interval for said payor identified by said payorID in said received EDI form being greater than a difference between a last bill generation date and said payment date in said received EDI form.

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9. The system of claim 1, said payor information further including a payor bankaccountID that corresponds to a government account so that said payor may transfer funds between said government account and said authorized payees for said payor.

5 10. The system of claim 2, said EDI forms received from said
payees further include payorIDs and payee bill information representing
said obligations owed between said payors identified by said payorIDs
and said payee sending one of said EDI forms, said payorID and
corresponding payee bill information being stored in a payee file; and
10 a payor control interface for retrieving and presenting said
payee bill information corresponding to a payor identified by said
payorID so that said payor may review said obligations owed to said
payees sending payee bill information in said EDI forms.

11. The system of claim 2, wherein said TCF message generator generates updated bill records corresponding to said generated EFT messages for effecting a transfer of funds, said updated bill records being stored in said payor information for said payor identified by said generated bill record; and

5 a payor control interface presenting to said payors said generated bill records and said updated bill records so that said payor may review an account of fund transfer activity.

10 12. The system of claim 11, wherein said payor control interface receives a payor control message from said payors having a payorID and a reversal directive, said reversal directive corresponding to one of said updated records presented to said payor identified by said payorID in said received payor control message;

15 said bill generator modifying said updated bill record to indicate said transfer of funds corresponding to said updated bill record is to be reversed; and

said TCF message generator generating EFT messages corresponding to said modified updated bill record to reverse said transfer of funds.

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13. The system of claim 12, said child payee information in
said payor information for each of said payors further including a
provisional period; and

5 said bill generator generating an error message in response
to said payor control message containing said reversal directive being
received on a date that is greater than a sum of said payment date for
said updated record and said provisional period for said payee
corresponding to said updated bill record.

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10 14. The system of claim 10, said payor control interface
receives payor control messages from said payors, said payor control
messages including a payorID and a payor payment date;

15 said bill generator modifying said generated bill records in
response to said payor control messages, said bill generator replacing
said payment date in said generated bill record with said payor payment
date in said payor control message from said payor identified by said
payorID.

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15. The system of claim 1, further comprising:

a payor control interface to present at least one Payee recurring service option to said payors and for receiving a payor control message having a payorID and a selection directive;

5 a communication interface for sending EDI forms to said payees, said EDI forms including a payorID and a notification of said payee recurring service option being selected by said payor; and

10 said bill generator generating child payee information having a payorID, payeeID, and a recurring obligation amount, said generated child payee record being stored in said payor information for said payor identified by said payorID whereby said payor receives a recurring service from said payee without direct interaction and said payee receives payment for said recurring service without action from said payor.

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A bill payment system comprising:

storage for payee information for each of a plurality of
payees;

storage for payor information for each of a plurality of
5 payors, said payor information for each said payor including child-payee
information identifying at least one of said payees authorized to receive
a transfer of funds from said payor;

10 a communication interface for receiving a bill data
message from at least one of said payees, said bill data message
including a payorID and at least one of an obligation amount and a due
date;

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15 a bill generator for generating a bill record from a bill data
message received from one of said payees, payor information for said
payor identified by said payorID in said received bill data message, and
said payee information for said payee corresponding to said child payee
information in said payor information for said identified payor, said
generated bill record including an obligation amount and a payment
date so that said generated bill record corresponds to a transfer of
funds between said identified payor and said payee sending said bill
20 data message to pay said recurring obligation amount on said payment
date, said generated bill record being stored within said payor
information for said identified payor; and

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a TCF message generator for generating at a predetermined time EFT messages corresponding to said generated bill record to effect said transfer of funds.

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17. The system of claim 16, further comprising:
a payor control interface for receiving payor control
messages from said payors, said payor control messages having a
payorID, a payeeID, and one of an payor obligation amount and a payor
payment date; and

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said bill generator modifying a generated bill record for said
payor identified by said payorID and said payee identified by said
payeeID, said generated bill record being in said payor information for
said payor identified by said payorID in said payor control message,
said bill generator replacing one of said obligation amount and said
payment date with one of said payor obligation amount and said payor
payment date in said payor control message.

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18. The system of claim 16, said payor information for each
of said payors further includes:

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a payor maximum obligation amount for identifying a
maximum obligation amount to be transferred between each of said
payors and said payee identified by said child payee information in said
payor information for each of said payors; and

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said bill generator generating an error message in response
to said obligation amount in said bill data message received from at
least one of said payees exceeding said payor maximum obligation
amount in said payor information for said payor identified by said
payorID in said bill data message.

19. The system of claim 16, said payor information for each of said payors further includes:

a payor minimum time interval for identifying a minimum interval time between generation of a bill record for said payor and said authorized payees identified by said child payee information in said payor information for each of said payors; and

said bill generator generating an error message in response to said due date in said bill data message being less than a sum of said payor minimum time interval and a last bill generation date for said payee sending said bill data message and said payor identified by said payorID in said bill data message.

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20. The system of claim 16, said payor information further including a payor bankaccountID that corresponds to a government account so that said payor may transfer funds between said government account and said authorized payees for said payor.

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21. The system of claim 16, said communication interface receiving an EDI form from at least one of said payees, said EDI form including a payorID corresponding to one of said payors and payee bill information representing said obligations owed between said payor identified by said payorID and said payee sending said EDI form, said payorID and corresponding payee bill information being stored in a payee file; and

10 said payor control interface retrieving and presenting said
payee bill information to a payor identified by said payorID so that said
payor may review said obligations owed to said payee sending payee
bill information in said EDI form.

22. The system of claim 16, wherein said TCF message generator generates updated bill records corresponding to said generated EFT messages for effecting a transfer of funds, said updated bill records being stored in said payor information for said payor identified by said generated bill record; and

5 a payor control interface for presenting said generated bill records and said updated bill records to at least one of said payors so that said payor may review an account of fund transfer activity.

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10 23. The system of claim 22, wherein said payor control interface receives a payor control message from said payors, said payor control message having a payorID and a reversal directive, said reversal directive corresponding to one of said updated records presented to said payor identified by said payorID in said received payor control message;

15 said bill generator modifying said updated bill record to indicate said transfer of funds corresponding to said updated bill record is to be reversed; and

20 said TCF message generator generating EFT messages corresponding to said modified updated bill record to reverse said transfer of funds.

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24. The system of claim 23, said child payee information in
said payor information for each of said payors further including a
provisional period; and

5 said bill generator generating an error message in response
to a payor control message containing said reversal directive being
received on a date that is greater than a sum of said payment date for
said updated record and said provisional period for said payee
corresponding to said updated bill record.

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